

Information to identify the case:

Debtor 1	<u>Anthony C Anzivino</u>	Social Security number or ITIN	xxx-xx-3101
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	21-13902-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Anthony C Anzivino

9/24/24

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Anthony C Anzivino
Debtor

Case No. 21-13902-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Sep 24, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 26, 2024:

Recip ID	Recipient Name and Address
db	+ Anthony C Anzivino, 5 Sandybrook Road, Manalapan, NJ 07726-3125
519208231	AGAAN LLC, 512 Friendship Road, Howell, NJ 07731
519208237	+ Eric Cavallaro, 7350 South East Fiddlewood Lane, Hobe Sound, FL 33455-7819
519208238	+ Gianna Anzivino, 5 Sandybrook Road, Englishtown, NJ 07726-3125

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 24 2024 20:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 24 2024 20:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519208230	Email/Text: EBNProcessing@afni.com	Sep 24 2024 20:41:00	AFNI, 1310 Martin Luther King Drive, PO Box 3517, Bloomington, IL 61702-3517
519208232	EDI: CAPITALONE.COM	Sep 25 2024 00:24:00	Capital One Bank USA NA, PO Box 85015, Richmond, VA 23285-5075
519244864	+ EDI: AIS.COM	Sep 25 2024 00:31:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519208234	^ MEBN	Sep 24 2024 20:34:49	Chrysler Capital, P.O. Box 660647, Dallas, TX 75266-0647
519208235	+ EDI: CITICORP	Sep 25 2024 00:30:00	Citi, PO Box 790040, Saint Louis, MO 63179-0040
519208236	EDI: DISCOVER	Sep 25 2024 00:24:00	Discover Bank, 6500 New Albany Road, New Albany, OH 43054
519213275	EDI: DISCOVER	Sep 25 2024 00:24:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519208233	EDI: JPMORGANCHASE	Sep 25 2024 00:24:00	Chase Cardmember Services, PO Box 15548, Wilmington, DE 19886-5548
519225277	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Sep 24 2024 20:40:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
520081009	+ Email/PDF: resurgentbknofications@resurgent.com	Sep 24 2024 20:48:41	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
520081010	+ Email/PDF: resurgentbknofications@resurgent.com	Sep 24 2024 20:47:48	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
519208239	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 24 2024 20:41:00	Midland Credit Management, Inc., 350 Camino De

District/off: 0312-3

User: admin

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Total Noticed: 29

519237752	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 24 2024 20:41:00	La Reina, Ste. 100, San Diego, CA 92108-3007 Midland Credit Management, Inc., PO BOX 2037, Warren MI 48090-2037
519208240	^ MEBN	Sep 24 2024 20:34:58	Nissan Motor Acceptance, c/o Vital Recovery Services LLC, PO Box 923748, Norcross, GA 30010-3748
519237387	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Sep 24 2024 20:40:00	Nissan-Infiniti LT, PO Box 9013, Addison, Texas 75001-9013
519208241	Email/Text: NissanBKNotices@nationalbankruptcy.com	Sep 24 2024 20:40:00	Nissan-Infiniti LT, PO Box 660360, Dallas, TX 75266-0360
519208243	Email/Text: Bankruptcy.Notices@pnc.com	Sep 24 2024 20:40:00	PNC Bank, B6-YM07-01-7, PO Box 1820, Dayton, OH 45401-1820
519253444	Email/Text: Bankruptcy.Notices@pnc.com	Sep 24 2024 20:40:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
519208242	Email/Text: signed.order@pfwattorneys.com	Sep 24 2024 20:40:00	Patrick Wong, Esq., Pressler Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-9944
519215575	+ Email/Text: enotifications@santanderconsumerusa.com	Sep 24 2024 20:41:00	Santander Consumer USA Inc. dba CCAP Auto Lease Lt, P.O. Box 961275, Fort Worth, TX 76161-0275
519209563	+ EDI: AIS.COM	Sep 25 2024 00:31:00	Synchrony Bank, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519208244	+ EDI: SYNC	Sep 25 2024 00:24:00	Synchrony Bank/PayPal, PO Box 530975, Orlando, FL 32896-0001
519208245	+ EDI: SYNC	Sep 25 2024 00:24:00	Synchrony Bank/SAMSDC, PO Box 965005, Orlando, FL 32896-5005

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nissan Motor Acceptance Company LLC fka Nissan Mot, PO Box 340514, Tampa
519253458	*+	Synchrony Bank, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 26, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 24, 2024 at the address(es) listed

District/off: 0312-3

User: admin

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Date Rcvd: Sep 24, 2024

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below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Christian Del Toro	on behalf of Creditor PNC Bank National Association cdeltoro@cdeltorolaw.com bky@martonelaw.com
Denise E. Carlon	on behalf of Creditor PNC Bank National Association dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Nissan Motor Acceptance Company LLC fka Nissan Motor Acceptance Corporation bk@stewartlegalgroup.com
Jonathan Goldsmith Cohen	on behalf of Creditor Capricci Inc. imclawgroupecf@gmail.com;g.jr77824@notify.bestcase.com
Jonathan Goldsmith Cohen	on behalf of Creditor Eric Cavallaro imclawgroupecf@gmail.com;g.jr77824@notify.bestcase.com
Jonathan Goldsmith Cohen	on behalf of Creditor Mary Cavallaro imclawgroupecf@gmail.com;g.jr77824@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Vera Fedoroff	on behalf of Debtor Anthony C Anzivino vf@legalmattersnj.com

TOTAL: 9